



# Notification 23-16: Forms 4810, 4817, and 4820

Effective: 08/01/23  
Retired: 02/01/24

## Summary of Changes

### HIGHLIGHTS

**Effective for Mortgage Loans Committed as of August 1, 2023**, updates were made to the:

- Servicer Workout Action Template (SWAT) (Form 4810);
- Final Loss Notification Form - Primary Risk Mortgage Loan (Form 4820); and
- Final Loss Notification Form - Secondary Risk Mortgage Loan (Form 4817).

### Primary Changes

- Rebranded and renamed the
  - Final Loss Notification Form - Primary Risk Mortgage Loan (Form 4820) (formerly the Final Settlement of Loss Calculation - Primary Risk Mortgage Loans), and
  - Final Loss Notification Form - Secondary Risk Mortgage Loan (Form 4817) (formerly the Final Settlement of Loss Calculation - Secondary Risk Mortgage Loans).
- Updated Form 4810 as follows:

Section	Added...
Borrower and Management Detail	Fields for <ul style="list-style-type: none"> <li>• an assessment of the Borrower's financial condition, and</li> <li>• description of management concerns.</li> </ul>



Section	Added...
Property Conditions	Requirements to: <ul style="list-style-type: none"><li>• provide the most recent inspection;</li><li>• describe any Deferred Maintenance, including<ul style="list-style-type: none"><li>- necessary repair costs, and</li><li>- available Replacement Reserves; and</li></ul></li><li>• indicate whether sufficient tax and insurance deposits are available.</li></ul>
Recommendation/Update	Fields for details regarding the <ul style="list-style-type: none"><li>• Course of Action, and</li><li>• foreclosure.</li></ul>
Required Attachments	Required attachments, including copies of the <ul style="list-style-type: none"><li>• Note,</li><li>• recorded Security Instrument, and</li><li>• recorded Assignment of Security Instrument to Fannie Mae.</li></ul>

## Questions

Please contact the Maturity Management Team at [maturity\\_management\\_group@fanniemae.com](mailto:maturity_management_group@fanniemae.com) with any questions.